

U.S. Bank

CRA Public File

Written Comments and Corporate Responses

Portland-Vancouver-Beaverton OR-WA Rating Area

Q1 2020

From: [REDACTED]
To: [REDACTED]
Cc: [REDACTED]
Subject: RE: Request for Assistance: Respond to Customer Comments re Lombard-Emerald Closure/Drive-Thru Closures/Etc.
Date: Tuesday, March 3, 2020 12:13:35 PM

I was able to connect with [REDACTED] today.

In the end he was happy with the conversation and glad I actually picked up the phone and called (thank you for the suggestion).

In the end he just wanted to vent about how things were communicated. We had a good 15 minute conversation about how the world is changing and how banking is as well. He used to be an economist so was very eager to share his understanding of making sure we meet our customer supply and demand.

He did receive the safe box communication, but he didn't think it was an urgent matter as long as he came in before the closure date (which he did). Prior to the date he and his wife went to Hawaii for 3 weeks and when they came back things had already been taken out and inventoried. In the end he got his belongings and opened new boxes, but wanted to share his experience and lack of specific communication.

With the drive through closures, he basically just wants to give a perspective of an aging person with disabilities. I thanked him and empathized, but again he just wants clearer communication from the branches about it. I told him I would provide better coaching and communication to the team about it.

I am not sure if you wanted anything else to this point, but I did talk with the customer and left him with my direct line for future concerns.

Thank you,

[REDACTED]
Vice President | District Manager
[REDACTED]

U.S. Bank
North Portland District Office
2000 SW Morrison St, Portland, OR 97205 | PD-OR-3142 | usbank.com

Customer Comment

From: [REDACTED]

Sent: Wednesday, January 15, 2020 9:49 PM

To: Community Reinvestment Act Written Comments Shared <CRAWrittenComments@usbank.com>

Subject: [EXTERNAL] Quality of service

Dear US bank,

My wife and myself have been banking at US bank for 44 year at the Lombard Branch in Portland Or . So sad to have you shut down that locate branch. We currently have 4 checking accounts and a lot of money currently looking for a new home.

Your service has been going downhill over the past 3 or 4 years. First you stopped Saturday service at the branch. Then you raised the cost of checks when we got new blank checks from free to 14 cents per check. Then the branch announced that it was closing in December 12/5/2019 and the safety deposit boxes were also closing. We got there 3 weeks before the closing and the boxes had already been drilled out. Did get 2 new boxes at the Interstate Branch.

I am disabled and have been using the drive up windows a lot and did start to use the ST Johns branch on a regular basis. Then you hit me with the last straw, the drive up windows are being shut down!!

Please keep some of the drive up windows open at one or two local branches to serve the handicapped population.

It is really sad to see what has happened to your quality of service in the past few years.

Sincerely,

[REDACTED]
[REDACTED]
[REDACTED]

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CRA Public File – Written Comments

Q1 2020

Portland-Vancouver-Beaverton OR-WA Rating Area

Social Media Comment

Facebook Public Message on January 27, 2020

I have always been happy with US Bank. However I am seriously thinking of closing my account. I feel like they are pushing to hard on the online banking. People lose their jobs. The branch inside of Safeway on Webster Rd in Milwaukie Oregon that I used for my personal and business banking closed. Than the other one by me changed their hours and are only open till 4:30 during the week, and closed on Saturday!! How does that work? It's terrible. Lots of other banks in the area.

U.S. Bank Response on January 28, 2020

Good morning [REDACTED]. We understand that the closure of our branch is a disruption for our customers and our employees and we are working to make the transition as smooth as possible for all involved. Our objective is to serve our customers when and where they prefer, to make it easy to do business with us and become central in their financial lives. If you have questions about your account or these closures, please contact our dedicated call center at [REDACTED]. [REDACTED]